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PATENT

IN THE UNITED STATES OF PATENT AND TRADEMARK OFFICE  
(Case No. 05-002)

In re Application of: ) Examiner: Anderson, John A.  
Barry, et al )  
U.S. Serial No.: 10/520,996 ) Group Art Unit: 3696  
Filing Date: February 14, 2005 ) Confirmation No.: 5220  
For: Methods and Systems for Effecting )  
Payment Card Transactions )

RESPONSE TO OFFICE ACTION DATED OCTOBER 16, 2008

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office action dated October 16, 2008. A Request for Continued Examination and a Petition for an extension of time (two months) is attached herewith. The Commissioner is authorized to deduct the requisite fees from Deposit Account No. 13-2490. Please amend the application as shown below.

An Amendment to the claims section starts on page 2; and

A Remarks section starts on page 8.